

Information to identify the case:

Debtor 1	<u>William Hugh Clements Jr.</u>	Social Security number or ITIN	xxx-xx-1761
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Teresa Jean Clements</u>	Social Security number or ITIN	xxx-xx-4910
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-10240-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Hugh Clements Jr.
aka William Hugh Clements

Teresa Jean Clements

2/4/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William Hugh Clements, Jr.
Teresa Jean Clements
Debtors

Case No. 16-10240-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Feb 04, 2021

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2021:

Recip ID	Recipient Name and Address
db/jdb	William Hugh Clements, Jr., Teresa Jean Clements, 609 Muhlenberg Avenue, Wenonah, NJ 08090-1430
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, P. O. Box 9013, Addison, TX 75001-9013
515934555	+ Best Buy Company, Inc., 7601 Penn Ave South, Richfield, MN 55423-3683
515934556	Boscov Dept, Retail Services, PO Box 71106, Charlotte, NC 28272-1106
515934560	Delaware Valley Urology LLC, PO Box 1029, Mt Laurel, NJ 08054-7029
515991497	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515934567	+ South Jersey Radiology, Billing/Bankruptcy Dept, 1307 White Horse Rd Ste A102, Voorhees, NJ 08043-2100
515934568	Target TD Bank, PO Box 9547, Portland, ME 04112-9547

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2021 21:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 04 2021 21:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515934557	EDI: CAPITALONE.COM	Feb 05 2021 01:23:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
516022095	EDI: CAPITALONE.COM	Feb 05 2021 01:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516022094	EDI: CAPITALONE.COM	Feb 05 2021 01:23:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
516143100	+ Email/Text: bncmail@w-legal.com	Feb 04 2021 21:05:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515934561	+ EDI: WFNNB.COM	Feb 05 2021 01:23:00	Fashion Bug Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
515934562	EDI: RMSC.COM	Feb 05 2021 01:23:00	JC Penney Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
515934558	EDI: JPMORGANCHASE	Feb 05 2021 01:23:00	Chase Bank, PO Box 15298, Wilmington, DE 19850
515934559	EDI: JPMORGANCHASE	Feb 05 2021 01:23:00	Chase Mortgage, Attn Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
515934563	+ EDI: WFNNB.COM	Feb 05 2021 01:23:00	Loft Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
515934564	+ EDI: MID8.COM	Feb 05 2021 01:23:00	Midland Credit Mangement Inc, 8875 Aero Drive

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Feb 04, 2021

Form ID: 3180W

Total Noticed: 30

515934565	EDI: NAVIENTFKASMSERV.COM	Feb 05 2021 01:23:00	Suite 200, San Diego, CA 92123-2255 Navient Solutions Inc., Department of Education Loan Services, PO Box 9635, Wilkes-Barre, PA 18773-9635
516159553	EDI: PRA.COM	Feb 05 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
516160007	EDI: PRA.COM	Feb 05 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Sears Premier Card, POB 41067, Norfolk VA 23541
516020949	EDI: Q3G.COM	Feb 05 2021 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
515934566	+ EDI: CITICORP.COM	Feb 05 2021 01:23:00	Sears Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
515934569	+ EDI: VERIZONCOMB.COM	Feb 05 2021 01:23:00	Verizon, Bankruptcy Administration, 500 Technology Drive Ste 550, Weldon Spring, MO 63304-2225
515934570	EDI: RMSC.COM	Feb 05 2021 01:23:00	Walmart Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
516185546	+ EDI: JPMORGANCHASE	Feb 05 2021 01:23:00	Wells Fargo Bank N.A., Trustee (See 410), C/O CHASE RECORDS CENTER, ATTENTION: CORRESPONDENCE MAIL, MAIL CODE: LA4-5555, 700 KANSAS LANE, MONROE, LOUISIANA 71203-4774
516966178	+ Email/Text: jennifer.chacon@spservicing.com	Feb 04 2021 21:06:00	Wells Fargo Bank, National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Wells Fargo Bank, National Association, c/o Select Portfolio Servicing, Inc. 84165-0250
516966177	Email/Text: jennifer.chacon@spservicing.com	Feb 04 2021 21:06:00	Wells Fargo Bank, National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2021 at the address(es) listed below:

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Feb 04, 2021

Form ID: 3180W

Total Noticed: 30

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank National Association, as Trustee for the SACO I Inc. Mortgage Pass-Through Certificates Series 1999-3 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank National Association, as Trustee for the SACO I Inc. Mortgage Pass-Through Certificates Series 1999-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francis Landgrebe	on behalf of Debtor William Hugh Clements Jr. flandgrebe@verizon.net, r61604@notify.bestcase.com
Francis Landgrebe	on behalf of Joint Debtor Teresa Jean Clements flandgrebe@verizon.net r61604@notify.bestcase.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com

TOTAL: 7